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Ilona Ostner

**Individualization, Breadwinner
Norms, and Family Obligations.
Gender Sensitive Concepts in
Comparative Welfare**

1. The Origin of the German Welfare State - Male Workers at Risk

During the 1950s The German social reformer Hans Achinger¹ recounted the origins of German social security policies and their incremental transformation towards comprehensive social policies. Wage work had become the sole source of income for the vast majority of households. Accidents during work, sickness or invalidity in old age immediately put households at risk, as it was argued. The welfare state granted social provisions in cases of average worker's (households') risks. It helped to democratize industrial relations and thereby to empower wage earners. Sooner or later it was to significantly shape their living conditions beyond mere everyday worries.

The welfare state established a standard worker's or employee's life course by defining a similarly standardized sequence of various status and status passages: from apprenticeship to wage work and, eventually, retirement. It granted wage replacements to those who continuously matched the standard of an employment centred life course. German women have rarely matched the standard. In order to be entitled, women must work like men and correspond the complex "time policy" which shapes the rules for entitlement. Working hours, years of full-time employment determine access to and generosity of social provisions².

¹ Achinger, Hans (1979): Sozialpolitik als Gesellschaftspolitik. Frankfurt: Deutscher Verein für öffentliche und private Fürsorge (3. erweiterte Auflage; zuerst 1958).

² Scheiwe, Kirsten, 1993: Männerzeiten und Frauenzeiten im Recht, Berlin: Duncker&Humblot.

As is well known, other countries choose different starting points. Britain developed poverty policies for the deserving needy, be it male breadwinners, children or the sick³. France on the other hand, took care of her families. Social policy originated in policies for the working family and in employers' benevolence ("patronage") towards their workers⁴. However, a different focus did not automatically serve women's interests.

As regards (West) Germany, Achinger criticized the extent to which German social policy had concentrated on the "Arbeiterfrage": It steadily improved the working and living conditions of "better-off" workers and their families, mainly of highly qualified self-conscious male ones (Facharbeiter). The purpose was to promote industrial production and German competitiveness by giving incentives to high achievers. Up to the very recent present, social policy has revolved around their needs, slowly extending the notion of what can be defined as male workers'

³ Fraser, Derek (1994): The Evolution of the British Welfare State. Houndsmill: Macmillan (zuerst 1979). Ritter, Gerhard (1983): Sozialversicherung in Deutschland und England. Entstehung und Grundzüge im Vergleich. München: Beck.

⁴ Pedersen, Susan (1993): Family, Dependence, and the Origins of the Welfare State. Britain and France 1914-1945. Cambridge: Cambridge University Press, p. 23; Schultheis, Franz (1988): Sozialgeschichte der französischen Familienpolitik. Frankfurt/New York: Campus Verlag.

risks. For instance, a wife's widowhood - and most recently frailty in old age - passed as an average *male* worker's and breadwinner's risk.

According to Achinger, the specific focus of German social policy, the male worker-breadwinner focus led to a "negative" attitude towards wage work and the labour market in general: exit from, not entry into employment - one could say: decommodification instead of commodification - has become the dominant measure stick for welfare state efforts and outcomes, also in comparative welfare state research, not only in Germany. Indeed, Germany has a very low average male labour force participation, shortest working hours in the OECD and a high proportion of men in their fifties who took early retirement.

2. Conceptualizing the welfare state from a woman's perspective

Regardless of focus, all western societies are welfare states. Even the meanest grants some social provision in cases of average worker's risk. However, comparative research on welfare reveals the variability of meaning and measures by which welfare states deal with risks. Welfare states differ as to the rules of entitlement as well as to the generosity of provisions. Each has its specific welfare mix: Some stress the priority of the market as main provider of welfare, others the role of the state.

These differences are by no means gender neutral. The family's position in the welfare mix shapes a society's service "profile", the availability of social services provided by the welfare state. Services determine women's labour force participation, the degree of women's "commodification". Feminist scholarship insists that commodification is prior to decommodification. In order to be granted exit options from the labour market and respective wage replacements or subsidies, one has

first to be fully commodified. Put in another way: Welfare states differ - from a woman's point of view - as to the extent to which they free women from family obligations or - to use a German concept - to which they "individualize" women. Mothers' employment options and women's freedom to choose family obligations are important indicators for any gender sensitive social policy assessment.

Social policies incorporate social norms which define how citizens should make a living und provide for their families. These norms are culture bound, closely linked to a society' s history and traditions. Social, religious or legal norms define the interplay of market, state and the family; they define the gender as well as generational division of labour. Norms tell who - woman or man - is to take care of which task how and for how long. They explain differing cultural attitudes towards child-minding - whether a child or a grandparent is cared for by a family member or by third persons via state or market.

My contribution uses the concept of individualization for comparing welfare states. In my view, individualization incorporates two dimensions, (1) economic independence, that is options for a mother to earn her living, measured by what Jane Lewis and I call the strength or weakness of the male breadwinner norm underlying the welfare state; and (2) independence from family obligations, that is the option to choose how to care for a family member, measured by the availability of full-time public services.

In order to assess the "individualization potential" of welfare states we developed a typology for analytical, not normative, purposes. It does not tell anything about which welfare state to prefer or which to judge as more "women-friendly". However, the typology hints at trade-offs incorporated in each welfare state, gendered gains and losses.

As said above, I first cut down individualization into two dimensions: economic independence and family obligations. Individualization can be regarded as a functions of these two dimensions and the latter, the two dimensions, as two axis in a system of coordinates. The first dimension "measures" the extent to which women are capable of living an economically independent life without having to rely on another - mostly a male - income. It pertains to gender relations in a society. The second dimension concerns the ways and forms by which a society regulates family obligations and thereby the extent to which family members can choose to care or not to care. It pertains at the relations between generations in a society.

The next task is to find indicators which more closely define women's economic independence as promoted by the welfare state. Three indicators seem appropriate: (1) mothers' employment (full-time; part-time; continuous; discontinuous); (2) scope and scale of women's entitlement vis-à-vis the welfare state (independent ones; or entitlements through the partner's employment record); (3) women's contribution to the household income⁵. Thus, employment, entitlements and money, that is contribution to household income, are indicators for economic independence/dependence, the first dimension. The availability of public services (again full-time; part-time) for children and the elderly are indicators for family obligations.

⁵ One can draw upon the dependency measure developed by McLanahan and Sorensen, further elaborated by Barbara Hobson: $Dep = 100 \times (ME - FE) : (ME - FE)$; ---> ME = 4000; FE = 800 ==>> ME = 83%; FE = 17%; Fdep = 66%.

3. Strong breadwinners, strong family obligations - gender and generation in comparative perspective

One can classify EU welfare states with the help of these briefly sketched indicators. Taken together, they lead us to a classification of welfare states. Welfare states can be strong, moderate or weak "individualizers"; they incorporate strong, moderate or weak breadwinner norms and, correspondingly, strong, moderate or weak family obligations.

Let's take first the strong breadwinner and family obligation "regime". Ideally, a mother, there, was married; she took care of her child and of other family members in need of care at home; she stayed at home, especially, if the child still was a toddler. Only reluctantly, she would go back to work, mostly, when the child entered school. Because her employment was discontinuous and/or often part-time, she would rely on a partner's income and on social security entitlements derived from his employment record. Unsurprisingly, she contributed little to the household income, but a lot as regards domestic activities. With the woman at home, the welfare state can refrain from providing social services. Kindergartens exist but are merely for pedagogical reasons; they do not exist to help women to work. Germany, the Netherlands, Ireland, and Italy, formerly, also Britain, [I am no longer sure about it] are strong breadwinner/family obligation welfare states or low/weak individualizers.

Ideally, the weak breadwinner/family obligation welfare states deviated from the strong ones in each sketched aspect. Women - whether they have children or not - are expected to work and thereby contribute to their living and they presumably expect themselves to do so. In order to help women to be equal partners in the labour market and the household, the state provides a whole range of social services or it compensates for family care/time out of employment. Moderate breadwinner/family

obligation regimes come in between the strong and weak ones: the welfare state treated women (less so men) both as mothers and workers, not so much as individuals, but as parts of specific relations and institutions, for instance, the working family. Finland fits mostly the weak, France the moderate regime.

4. Trade-offs

France and Scandinavian welfare states have a lot in common. Being a mother does not affect a woman's work record. In contrast, part-time work is much more common in Britain and in the Netherlands, it would be in Germany too, [thereby participation rate higher] if production structure and trade union policy was different. French women do not leave the labour market in high proportions to take care of their children at home, while there is a large number of women in the strong model who are returners to the labour market. Motherhood and employment contradict each other less in France and Scandinavia. However, although French women work full-time and do much less interrupt their career, they have little access to top jobs. For me, this means that France supports - through the working mother - the working family regardless of family form, less so women's equal rights. And it is easier to combine family and employment in Scandinavia, however, women, not men, take care of other women's family members. Thus, the gender segregation of work is strengthened.

Lone mothers are less poor as regards income and options in moderate and weak breadwinner/family obligations welfare states. This seems natural, since both support women's employment. If they get divorced, they do not have to reenter the labour market under worsened terms - as it is the case, for instance, in Germany. However, even in welfare states which give women the opportunity to earn their own living women have

to rely to a significant extent on another income, especially, if children exist. On the other hand, up to recently, the strong breadwinner earned an income high enough to give his partner some exit options out of the labour market. I know, this sounds provocative. But having not to work while children are young or just because there are more important things to care about than employment is an option, a fading one, though.

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